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UNITED STATES DISTRICT COURT

JUL 20 2009

Northern District of Illinois

MICHAEL W. DOBBINS
CLERK, U.S. DISTRICT COURT

2009 JUL 20 PM 4:51

Case No.

Vivian Holt

Plaintiff

vs.

Asset Acceptance, LLC

Defendant

09CV4580

Judge George M. Marovich
Magistrate Judge Arlander Keys

Complaint

I, the plaintiff, Vivian Holt, am bringing this action to gain redress for the defendant's willful noncompliance and the unlawful collection and credit practices by the defendant in violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 (FDCPA) which prohibits abusive practices in the collection of consumer debts and allows for consumers to dispute and obtain validation of debt information to ensure information's accuracy and creates guidelines for debt collectors to conduct business and outlines penalties and remedies for violations of the Act.

Letters were sent to the defendant demanding verification of an alleged defaulted debt. Those letters also asked that all communication be stopped. The defendant continuously refused to send proof that this debt was mine, despite the fact that I had sent a certified letter to them, requesting such, as the last of several requests.

I had also written the Illinois Attorney General's Office, previously, asking that they assist in getting this debt removed.

However, the defendant has yet to verify the debt and they continued to report it to the credit bureaus, despite having sent requests that they verify their reporting of this debt.

This debt was also one that was reporting when I, the plaintiff, was denied a refinance/rehab loan.

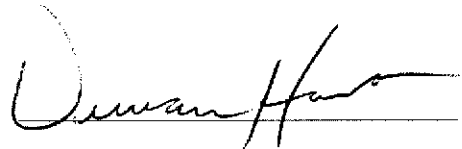
I am seeking redress under the FDCPA for the defendant's actions in:

***Communicating with plaintiff after request for validation and request to cease and desist all communication**

***Reporting false information on a consumer's credit report or threatening to do so in the process of collection**

***Not providing verification of debt**

Therefore, I am asking that the court render a judgment in favor of the plaintiff, and against the defendant for damages, both statutory and actual, as well as attorney's fees and court costs and any other relief as determined by the court. I am also requesting a trial by jury.

A handwritten signature in black ink, appearing to read "Vivian Holt", written over a horizontal line.

Vivian Holt

Vivian Holt

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